

Information to identify the case:			
Debtor 1:	Nancy J. Pollio		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	25-14707-CMG		
	Social Security number or ITIN: xxx-xx-8651		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 5/5/25		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nancy J. Pollio	
2. All other names used in the last 8 years		
3. Address	16 Datchet Close Freehold, NJ 07728	
4. Debtor's attorney Name and address	Robert Cameron Legg Oliver & Legg 2240 Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500 Email: clegg@oliverandlegg.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 5/6/25

For more information, see page 2

Debtor **Nancy J. Pollio**

Case number **25-14707-CMG**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p>June 5, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 807 540 1358, Click on JOIN using passcode 8954134040, or call 1-609-766-9830 For additional meeting information go to https://www.justice.gov/ust/moc</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Filing deadline: 8/4/25</p>
<p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 7/14/25 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9) Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	

In re:
Nancy J. Pollio
Debtor

Case No. 25-14707-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 06, 2025

User: admin
Form ID: 309I

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2025:

Recip ID	Recipient Name and Address
db	+ Nancy J. Pollio, 16 Datchet Close, Freehold, NJ 07728-3818
520644139	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
520644140	SunBit, PO Box 2401, Los Angeles, CA 90024
520644150	TD Bank, N.A., Td Bank Usbc, Greenville, SC 29607

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: clegg@oliverandlegg.com	May 06 2025 20:51:00	Robert Cameron Legg, Oliver & Legg, 2240 Highway 33, Suite 112, Neptune, NJ 07753
tr	Email/Text: bnc@russotrustee.com	May 06 2025 20:53:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	May 06 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 06 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520644114	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 06 2025 21:04:46	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520644115	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 06 2025 21:04:47	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
520644116	+ Email/Text: bankruptcycourtnotices@amerihome.com	May 06 2025 20:52:00	AmeriHome Mortgage, Attn: Bankruptcy, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
520644117	^ MEBN	May 06 2025 20:51:15	AmeriHome Mortgage, Po Box 77404, Ewing, NJ 08628-6404
520644118	+ Email/PDF: bncnotices@becket-lee.com	May 06 2025 21:05:17	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
520644119	+ Email/PDF: bncnotices@becket-lee.com	May 06 2025 21:15:35	Amex, P.o. Box 981537, El Paso, TX 79998-1537
520644121	+ EDI: BANKAMER	May 07 2025 00:45:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
520644120	+ EDI: BANKAMER	May 07 2025 00:45:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520644122	+ EDI: CAPITALONE.COM	May 07 2025 00:45:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520644123	+ EDI: CAPITALONE.COM	May 07 2025 00:45:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520644125	+ EDI: CITICORP		

District/off: 0312-3

User: admin

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		May 07 2025 00:45:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
520644124	+ EDI: CITICORP	May 07 2025 00:45:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520644126	+ EDI: WFNNB.COM	May 07 2025 00:45:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520644127	+ EDI: WFNNB.COM	May 07 2025 00:45:00	Comenity Bank/Kingsize, Po Box 182789, Columbus, OH 43218-2789
520644128	+ EDI: WFNNB.COM	May 07 2025 00:45:00	Comenity Capital Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520644129	+ EDI: WFNNB.COM	May 07 2025 00:45:00	Comenity Capital Bank, Po Box 182120, Columbus, OH 43218-2120
520644130	+ EDI: WFNNB.COM	May 07 2025 00:45:00	Comenity Capital/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520644131	+ EDI: WFNNB.COM	May 07 2025 00:45:00	Comenity Capital/Sephora, Po Box 182120, Columbus, OH 43218-2120
520644132	+ EDI: WFNNB.COM	May 07 2025 00:45:00	Comenity/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
520644133	+ EDI: WFNNB.COM	May 07 2025 00:45:00	Comenity/Ulta, Po Box 182120, Columbus, OH 43218-2120
520644137	EDI: CITICORP	May 07 2025 00:45:00	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
520644134	EDI: IRS.COM	May 07 2025 00:45:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520644135	+ EDI: JPMORGANCHASE	May 07 2025 00:45:00	Jpmcb, Po Box 15369, Wilmington, DE 19850-5369
520644136	+ EDI: JPMORGANCHASE	May 07 2025 00:45:00	Jpmcb/Chase, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
520644138	+ EDI: CITICORP	May 07 2025 00:45:00	Macy's/ DSNB, Po Box 6789, Sioux Falls, SD 57117-6789
520644141	^ MEBN	May 06 2025 20:50:39	SunBit, PO Box 841238, Los Angeles, CA 90084-1238
520644143	+ EDI: SYNC	May 07 2025 00:45:00	Synchrony Bank, Po Box 71727, Philadelphia, PA 19176-1727
520644142	+ EDI: SYNC	May 07 2025 00:45:00	Synchrony Bank, Attn: Bankruptcy, Pob 965060, Orlando, FL 32896-5060
520644144	+ EDI: SYNC	May 07 2025 00:45:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520644145	+ EDI: SYNC	May 07 2025 00:45:00	Synchrony Bank/Care Credit, Po Box 71757, Philadelphia, PA 19176-1757
520644147	+ EDI: SYNC	May 07 2025 00:45:00	Synchrony Bank/PC Richards & Sons, Po Box 71757, Philadelphia, PA 19176-1757
520644146	+ EDI: SYNC	May 07 2025 00:45:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520644149	+ EDI: SYNC	May 07 2025 00:45:00	Synchrony Bank/Sams, Po Box 71727, Philadelphia, PA 19176-1727
520644148	+ EDI: SYNC	May 07 2025 00:45:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 38

District/off: 0312-3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2025

Signature: /s/Gustava Winters